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FDIC - San Francisco Regional Office
Regional Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

Dear Friend,

I am writing this letter on support of Wal-Mart's FDIC application, I have heard over the past few weeks about how this would have a major negative effect on small town America and the small business person. As a member of small town America myself I disagree with this opinion of the over zealous individuals opposed to the Wal-Mart Corporation in a whole.

I believe we owe Wal-Mart a chance as we would give to any other company, yes Wal-Mart is a large company spread across not only the U.S. but other countries as well. It is my position that many of Americas businessmen and women are afraid of competition, It has been the stand of the United States Government for many years to treat every person and group of persons the same no matter of there demographics including there size or financial well-being . I do not think it should be the business of the FDIC or any government agency to say to the Wal-Mart corporation that they should be punished or held back because of there success just because some smaller business haven't spread out or been so successful

Sincerely,


Stephen D Bratcher